

In the drawings:

Please amend Figure 1 of the informal drawings as originally filed to the extent of adding reference numeral 30. The requested change is indicated in red on the attached photocopy of Figure 1.

In the specification:✓

Please replace the paragraph beginning at page 15, line 4, with the following rewritten paragraph:

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The verified customer thereafter and preferably within a time limit to be determined by the customer and pre-coded in association with the transaction code, will directly or through an authorized representative communicate the transaction code to the merchant as at 24. The system and method of the preferred embodiment of the present invention contemplates that only the verified customer will transmit the generated transaction code to the merchant in the case of a remote commercial transaction, thereby limiting knowledge of the transaction code to those parties having a need to know. Of course, however, as the transaction code will generally have a limited value as defined by the verified customer when obtained, the verified customer may designate an agent or other entity to act as the customer on his/her behalf, with the amount of potential liability to be experienced by such a transaction to be limited to the amount defined by the verified customer when obtaining the transaction code.

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